

DO I HAVE TO ENROLL IN DISABILITY COVERAGE FOR 2023-24?

Is your current short-term disability (STD) and/or long-term disability (LTD) plan ending?

Yes

No

Are you required to have STD and/or LTD coverage by your employer?

Yes

No

You **MUST** enroll for a new STD and/or LTD plan during Open Enrollment (Aug 15-Sept 15). Your employer will let you know which plan options are available to you.

You can use this [Needs Estimator](#) to better understand your disability benefit needs so you know the best plan option for you.

Keep in mind that your OEGB STD coverage will pay benefits **after** Paid Leave Oregon (or an equivalent plan).

You may choose to enroll for a new STD and/or LTD plan during Open Enrollment. Your employer will let you know which plan options are available to you.

Keep in mind that your OEGB STD coverage will pay benefits **after** Paid Leave Oregon (or an equivalent plan). [Click here](#) to estimate your disability needs to determine if you need coverage in addition to Paid Leave Oregon (or an equivalent plan).

Your current STD and/or LTD coverage will continue, although your cost for STD coverage will be significantly reduced. No action is required during Open Enrollment, unless you want to enroll in a different disability plan for 2023-24. (Your employer will let you know which plan options are available to you.)

Keep in mind that your STD coverage will pay benefits **after** Paid Leave Oregon (or an equivalent plan).

